

Unbanked Households' Use of Prepaid and Payroll Cards

By Year

Prepaid and Payroll Card Use	All Unbanked Households		Unbanked Status								
			Previously Banked			Never-Banked			Previous Banking Status Unknown		
	Numbers (1000s) 2009	2011	Pct of Col 2009	2011	Estimated Difference	Pct of Col 2009	2011	Estimated Difference	Pct of Col 2009	2011	Estimated Difference
Prepaid Cards											
Has ever used	1,104	1,759	18.8	26.8	8.0 *	5.7	10.8	5.1 *	-	4.6	4.6
Has never used	7,364	7,478	77.7	68.2	-9.6 *	86.0	83.6	-2.4 *	48.5	34.5	-14.0
Unknown	586	637	3.5	5.0	1.5 *	8.3	5.6	-2.6 *	51.5	60.9	9.4
Payroll Cards											
Receives wages on payroll card	290	547	5.0	8.5	3.6 *	1.5	2.9	1.5 *	-	7.7	7.7 *
Does not receive wages on payroll card	8,162	8,734	91.5	87.0	-4.5 *	90.0	91.7	1.6 *	45.1	34.2	-10.9
Unknown	602	595	3.5	4.5	0.9	8.5	5.4	-3.1 *	54.9	58.1	3.2

Notes:

* Indicates differences that are statistically significant at the 10% level.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Figures do not always reconcile to totals because of rounding.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)